

**AMENDMENTS TO THE SPECIFICATION**

Please amend the Abstract of the Specification as follows:

— — ~~Disclosed are a system and method of providing a virtual card service. The~~  
A virtual card service system and method are disclosed that include ~~includes~~ a mobile  
communication terminal for transmitting an amount of withdrawal money and a  
withdrawal term for a virtual cash card to the virtual card service system, a virtual cash  
card system for receiving the amount of withdrawal money and the withdrawal term from  
the mobile communication terminal, verifying whether the withdrawal money is  
deposited in a parent account corresponding to the virtual cash card, storing information  
on the amount of withdrawal money and withdrawing term if the withdrawal money is  
deposited in the parent account, and informing the mobile communication terminal of  
authentication, and an ATM for receiving a virtual cash card identifying information,  
verifying whether the information is within the withdrawal term stored in the virtual cash  
card system, and withdrawing the amount of withdrawal money from the parent  
account. — —